



Rimkus Consulting Group, Inc.  
609 South Kelly, Suite C-1  
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(405) 340-8513 Facsimile  
Certificate of Authorization No. 3201  
Certification Expiration Date June 30, 2019

## Report of Findings

### **RESIDENCE STRUCTURAL EVALUATION**

**Claim No: 1002376542**

**RCG File No: 22804731**

**Prepared For:**

**CSAA INSURANCE  
P.O. BOX 24523  
OAKLAND, CA 94623**

**Attention:**

**MS. LAURA MILLER**

**Lisa M Holliday**

Digitally signed by: Lisa M Holliday  
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**Lisa M. Holliday, P.E., Ph.D.  
Engineering Number 24558  
Senior Consultant**

December 7, 2017



CSAA\_SMITH 0529

## **Section II CONCLUSIONS**

1. The magnitude 3.7 earthquake that occurred on or around September 4, 2017, the epicenter of which was located near Luther, Oklahoma (more than 15 miles away), resulted in instrumental intensity IV at the epicenter and III at the subject residential property and did not damage to the residential property.
2. The damage observed to the wall and floor tiles was from a combination of differential foundation movement, related to natural volumetric soil changes from soil moisture variations over time, and the long-term deflection of the wood framing components (creep).
3. The presence of previously repaired cracks that have since reopened indicated that the cause of the cracks predated the earthquake and was on-going.



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## Report of Findings

**RESIDENCE STRUCTURAL EVALUATION**  
Claim No: 1002474057

RCG File No: 22804791

Prepared For:

AAA CALIFORNIA INSURANCE COMPANY  
P.O. BOX 24523  
OAKLAND, CA 94623

Attention:

MS. DANIELLE GIUSTI

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Holliday

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Lisa M. Holliday, P.E., Ph.D.  
Engineering Number 24558  
Senior Consultant

January 23, 2018

CSAA\_SMITH 0619

## **Section II CONCLUSIONS**

1. The cause of the damage observed to residence was from differential foundation movement related to volumetric soil changes from soil moisture variations over time.
2. The damage was not caused by forces generated by an earthquake.